IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re application of: | |) |
|-----------------------|---|------------------|
| | Blake L. Reynolds |) |
| Serial No.: | 10/039,905 | Art Unit 3624 |
| Filed: | January 4, 2002 |) |
| For: | SYSTEMS AND METHODS FOR ADVANCING) COLLECTIONS ON UNPAID DEBTS | Conf. No 8720 |
| Examiner: | Stefanos Karmis |)) |

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

MAIL STOP RCE Commissioner for Patents Post Office Box 1450 Alexandria, Virginia 22313-1450

Dear Sir:

This correspondence is responsive to the Notice of Non-Compliant Amendment mailed September 8, 2006 for the above-referenced application. The following amendment and response should replace the pages submitted June 22, 2006, and is responsive to the Office Action mailed March 23, 2006. Accordingly, Applicant respectfully requests that the above-referenced application be amended as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.